

MIRA INFORM REPORT

Report No. :	481940
Report Date :	02.01.2018

IDENTIFICATION DETAILS

Name :	JAINAM OVERSEAS PRIVATE LIMITED (w. e. f. 20.01.2012)
Formerly Known As :	VYOUM TRADE LINK PRIVATE LIMITED
Registered Office :	Shop No. 23, Ground Floor Vardhaman Market, Near Old Bus Stand, Pali – 306401, Rajasthan
Tel. No.:	91-963655522 [Mr. Vikesh Kumar Lunawat
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	11.10.2010
Com. Reg. No.:	17-033059
Capital Investment / Paid-up Capital :	INR 0.100 Million
CIN No.: [Company Identification No.]	U51109RJ2010PTC033059
IEC No.:	1310022844
GST No.:	24AADCV4422B1ZW (Surat)
TAN No.: [Tax Deduction & Collection Account No.]	Not Available

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PAN No.: [Permanent Account No.]	AADCV4422B
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer of Dress Material and Readymade Garments. [Registered Activity]
No. of Employees :	Not Divulged

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :

B

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit :	USD 500
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2010. It is a Manufacturer of Dress Material and Readymade Garments.</p> <p>For the financial year ended 2017, the company has achieved a massive growth of 120.88% in its revenue as compared to the previous year and has reported a low net profit margin of 0.28%.</p> <p>The moderate financial position of the company is reflected by low reserve base.</p> <p>Business is active. Payments are reported to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2017)	Current Rating (30.09.2017)
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India	A1	A1
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Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

NOT AVAILABLE

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2016.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 02.01.2018.

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION DECLINED BY

Name :	Mr. Vikesh Kumar Lunawat
Designation :	Director
Contact No.:	91-963655522

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Date :	24.12.2017
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LOCATIONS

Registered Office :	Shop No. 23, Ground Floor Vardhaman Market, Near Old Bus Stand, Pali – 306401, Rajasthan, India
Tel. No.:	Not Available
	91-9636555522 [Mr. Vikesh Kumar Lunawat]
Fax No.:	Not Available
E-Mail :	vikeshlunawat@gmail.com hitesh_jain@rediffmail.com info@jainamoverseas.com
Website:	www.jainamapparel.com
Branch Office :	4025-4026, Shree Mahaveer Textile Market, Near Land Mark, Magob, Surat – 395010, Gujarat India

DIRECTORS

AS ON: 31.03.2017

Name :	Mrs. Monika Balar
Designation :	Director
Address :	351, Bapu Nagar Vistar, Pali Pali Marwar, Pali Marwar - 306401, Rajasthan, India
Date of Appointment :	15.06.2017
DIN No.:	07622661
Name :	Mr. Vikesh Kumar Lunawat
Designation :	Director
Address :	302, Shalibhadra Apartment, 155, Mahaveer Nagar Pali – 306401, Rajasthan, India
Date of Appointment :	04.04.2011
DIN No.:	03494666

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares	% age holding
Vikesh Lunawat	5000	50.00
Puneet Lunawat	5000	50.00

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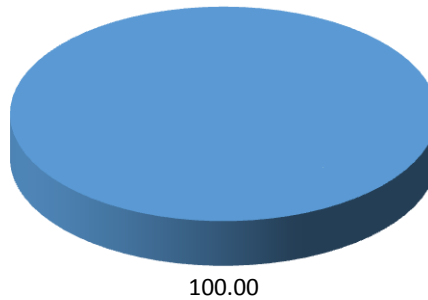
Total	10000	100.00
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AS ON: 30.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters (Individual/Hindu Undivided Family - Indian)	100.00
Total	100.00

Share holding pattern

■ Promoters (Individual/Hindu Undivided Family - Indian)



BUSINESS DETAILS

Line of Business :	Manufacturer of Dress Material and Readymade Garments. [Registered Activity]	
Products :	ITC Code No.	Product Descriptions
	99882190	Textile Manufacturing services.
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	

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Imports :	Not Divulged
Terms :	
Selling :	Not Divulged
Purchasing :	Not Divulged

PRODUCTION STATUS: (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Not Divulged	
Bankers :	Bank Name:	Not Divulged
	Branch:	--
	Person Name (with Designation):	--
	Contact Number:	--
	Name of Account Holder:	--
	Account Number:	--
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed	--

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	(CC/OD/Term Loan):	
	Account Operation:	--
	Remarks:	--

Auditors :	
Name :	HRJ and Associates Chartered Accountants
Address :	Office No. 12 A, Ranchhod Bhuvan, SS, JSS Road, Opposite Tiwari Brothers Mithaiwala, Opera House, Mumbai – 400004, Maharashtra, India
Income-tax PAN of auditor or auditor's firm :	AAHFH7084G
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
110000	Equity Shares	INR 10/- each	INR 1.100 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.20167	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.100	0.100	0.100
(b) Reserves & Surplus	0.097	0.036	0.009
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	0.197	0.136	0.109
(3) Non-Current Liabilities			
(a) Long-term borrowings	3.534	3.526	0.161
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	3.534	3.526	0.161
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	2.764	2.485	1.474
(c) Other current liabilities	0.113	0.062	0.000
(d) Short-term provisions	0.052	0.016	0.008
Total Current Liabilities (4)	2.929	2.563	1.482
TOTAL	6.660	6.225	1.752
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.132	0.000	0.000
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	0.132	0.000	0.000
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	4.236	5.059	1.378
(c) Trade receivables	1.900	1.015	0.158
(d) Cash and cash equivalents	0.369	0.106	0.201
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.023	0.045	0.015
Total Current Assets	6.528	6.225	1.752
TOTAL	6.660	6.225	1.752

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	21.832	9.884	1.746
	Other Income	0.262	0.000	0.000
	TOTAL	22.094	9.884	1.746
Less	EXPENSES			
	Cost of Materials Consumed	9.722	8.487	0.000
	Purchases of Stock-in-Trade	0.000	0.000	2.153
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	0.824	(3.682)	(1.378)
	Other expenses	11.453	5.051	0.959
	TOTAL	21.999	9.856	1.734
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.095	0.028	0.012
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	0.095	0.028	0.012
Less/ Add	DEPRECIATION/ AMORTISATION	0.034	0.000	0.000
	PROFIT BEFORE TAX	0.061	0.028	0.012
Less	TAX	0.000	0.000	0.000
	PROFIT AFTER TAX	0.061	0.028	0.012

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Earnings Per Share (INR)	6.14	2.75	1.21
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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net Cash flow from (used in) Operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	31.77	37.48	33.03
Account Receivables Turnover (Income / Sundry Debtors)	11.49	9.74	11.05
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	103.77	106.87	249.89
Inventory Turnover (Operating Income / Inventories)	0.02	0.01	0.01
Asset Turnover (Operating Income / Net Fixed Assets)	0.72	0.00	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.97	0.98	0.94
Debt Equity Ratio (Total Liability / Networth)	17.94	25.93	1.48
Current Liabilities to Networth (Current Liabilities / Net Worth)	14.87	18.85	13.60

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.67	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.28	0.28	0.69
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.92	0.45	0.68
Return on Investment (ROI) ((PAT / Networth) * 100)	%	30.96	20.59	11.01

SOLVENCY RATIOS

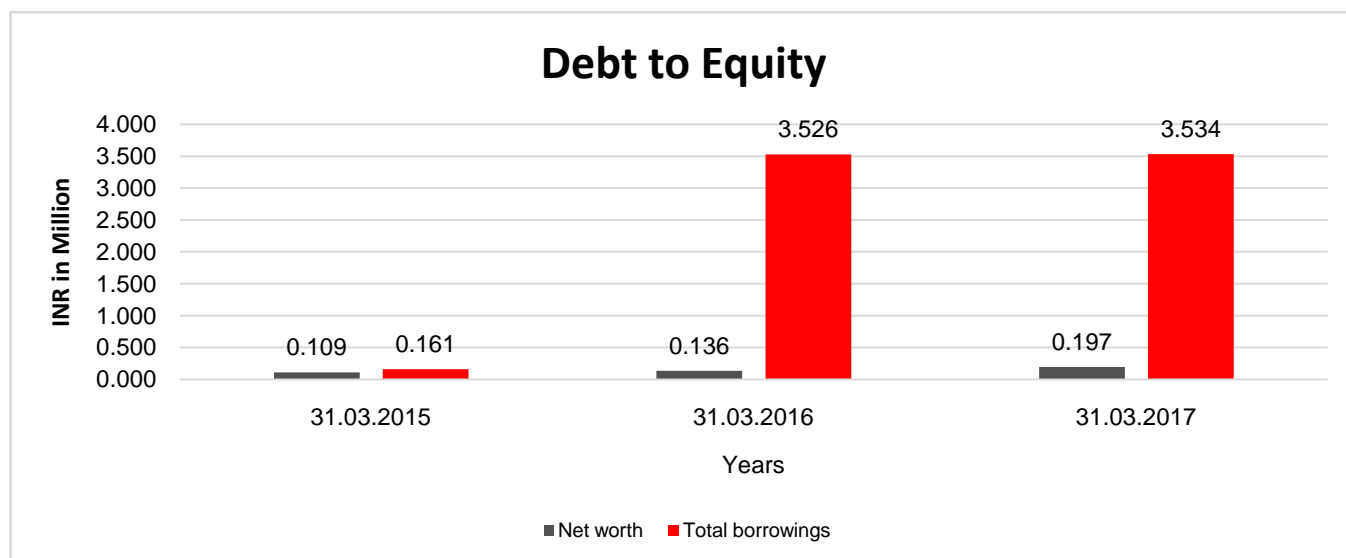
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		2.23	2.43	1.18
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.78	0.45	0.25
G-Score Ratio Financial (Networth / Total Assets)		0.03	0.02	0.06
G-Score Ratio Debt (Debts / Equity Capital)		35.34	35.26	1.61
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.23	2.43	1.18

Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

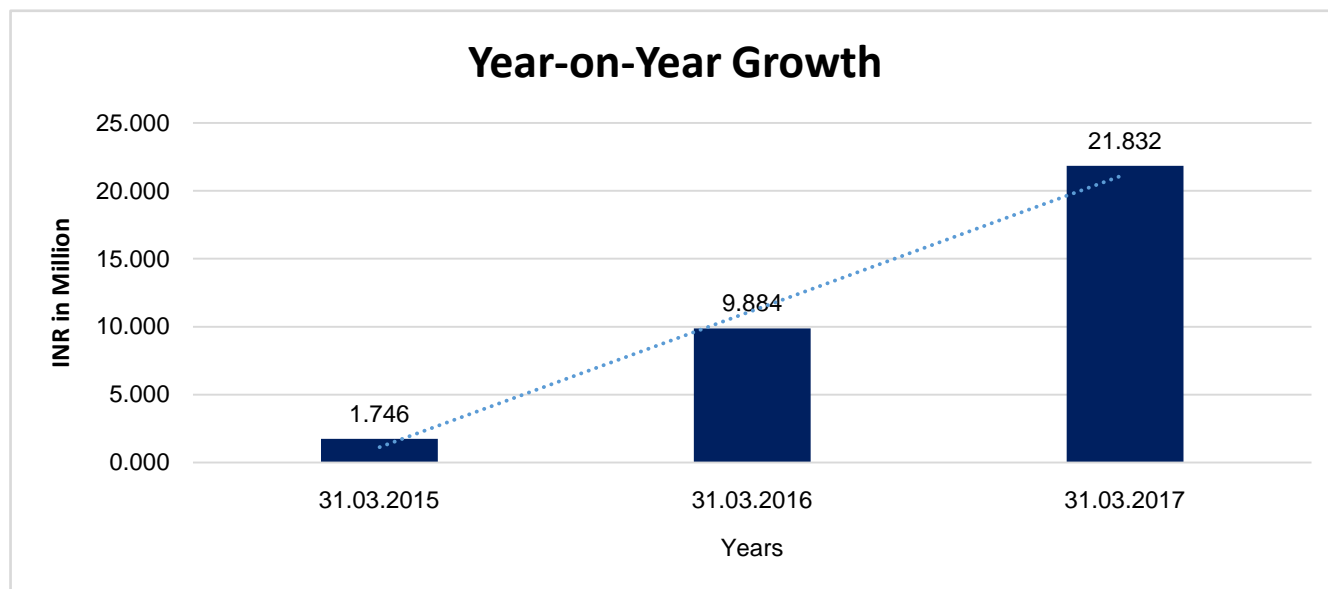
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	0.009	0.036	0.097
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.109	0.136	0.197
long-term borrowings	0.161	3.526	3.534
Short term borrowings	0.000	0.000	0.000
Total borrowings	0.161	3.526	3.534
Debt/Equity ratio	1.477	25.926	17.939



YEAR-ON-YEAR GROWTH

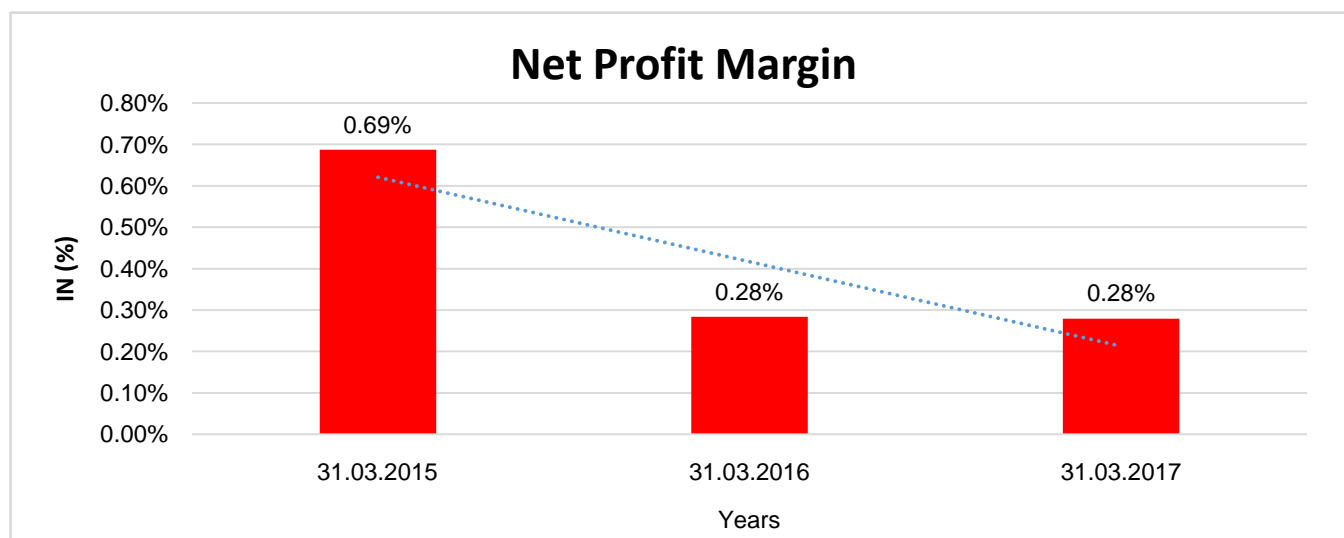
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	1.746	9.884	21.832
		466.094	120.882

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	1.746	9.884	21.832
Profit	0.012	0.028	0.061
	0.69%	0.28%	0.28%



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

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UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
Loans and advances from directors	NA	3.526
Total	NA	3.526

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CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 63.67
UK Pound	1	INR 85.90
Euro	1	INR 76.41

INFORMATION DETAILS

Information Gathered by :	GYT
Analysis Done by :	NYT
Report Prepared by :	ARC

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SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	NO
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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